

A BACCARAT GAMING ASSEMBLY  
AND METHOD OF PLAYING BACCARAT

1     BACKGROUND OF THE INVENTION

2     Claim of Priority

3             The present application is a continuation-in-part  
4 application of previously filed, now pending application having  
5 Serial No. 09/794,307 filed on February 27, 2001, which is a  
6 continuation-in-part application of previously filed now pending  
7 application having Serial No. 09/760,697 filed on January 16,  
8     *now U.S. Patent Number 6,582,302,* *ccw 8/6/03*  
9     2001, which is a continuation-in-part application of previously  
10    filed, now pending application having Serial No. 09/546,365,  
11    *now U.S. Patent Number 6,585,586* *ccw 8/6/03*  
12    filed on April, 10, 2000, which is a continuation-in-part  
13    application of previously filed application having Serial No.  
14    09/433,307 filed on November 3, 1999, which matured into U.S.  
Patent No. 6,293,864 on September 25, 2001, which are  
incorporated herein by reference.

15  
16     Field of the Invention

17             This invention relates to a variation of the card game  
18 baccarat and assembly for the play thereof which allow for  
19 greater user participation in the outcome of the game and/or  
20 which include a bonus payout awarded to a participant or user of  
21 the assembly in the event of a nine being the winning hand  
22 and/or two or more consecutive hands having a total of nine,

1 which defines the best hand achievable in a conventional game of  
2 baccarat, thus enhancing the appeal and entertainment potential  
3 of the game to the participant or user, while maintaining a  
4 house advantage.

5  
6 Description of the Related Art

7 The word baccarat is derived from the Italian word  
8 "baccarat", which means zero. The term refers to the face cards  
9 and the ten cards, all of which have a zero value in the  
10 conventional game of baccarat. In Europe, baccarat and a  
11 similar game or variation of conventional baccarat is called  
12 "chemin de fer" and these games are among the most popular  
13 casino games.

14 Since baccarat's introduction in Nevada casinos, the game  
15 has assumed an aura of glamour and in most casinos baccarat is  
16 played in a designated, at least partially segregated area. The  
17 intention is to attract the more sophisticated, monied player or  
18 "high roller". However, for all the intrigue and/or mystery  
19 surrounding the game of baccarat, which has been significantly  
20 enhanced by its depiction in numerous popular "spy movies",  
21 baccarat is primarily a very simple game. Normally, but not  
22 always, there are no decisions or options for the player to be  
23 made and generally speaking there is no degree of skill required  
24 for either the players or the dealer except in the area of  
25 wagering. In most casinos a player may be seated in any open

1 seat at the table and the seating position does not affect the  
2 play in any manner. In conventional, casino baccarat the number  
3 of players may vary from one through fifteen. Naturally, as in  
4 all casino run games "house rules" dictate and the number of  
5 players allowed to concurrently participate in a game of  
6 baccarat may be determined by the house and may be smaller or  
7 larger than the conventional number fifteen.

8 During play, each player gets a turn to handle the "shoe",  
9 which contains typically six to eight decks of cards and is  
10 specifically structured to facilitate the dealing of individual  
11 cards in a face down orientation. When a player has the shoe he  
12 is designated as the banker, but any player may decline the shoe  
13 and allow it to be passed, typically to a player's right, along  
14 the line of players. There is no advantage or disadvantage in  
15 dealing the cards and it is generally considered a formality  
16 which contributes to the game's ambiance, in that most  
17 sophisticated players enjoy being active in the dealing. A  
18 dealer, who is a representative of the casino, normally does not  
19 remove the cards from the shoe, but receives the cards from the  
20 banker/player. The dealer places the cards in an appropriate box  
21 or section on the playing surface, which is designated for a  
22 "player's hand" and a "banker's hand". Each of the plurality of  
23 players bet by placing their chips in a designated location on  
24 the playing surface, which is accessible to the plurality of  
25 players. Each player, except the player designated the banker,

1 may place bets either on the player's hand, the banker's hand or  
2 both. The banker must bet on the banker's hand and all bets are  
3 paid off at even money. In most casino controlled games betting  
4 parameters range from a minimum wager of twenty dollars to a  
5 maximum wager of two thousand dollars. After the winner is  
6 announced by dealer, additional dealers, when more than one  
7 dealer is present at the table, pay off the winning bets and  
8 collect the losing bets. If the banker's hand was a winner, all  
9 the players wagering on the winning banker hand must pay a  
10 commission, typically in the amount of approximately five  
11 percent (5%) of their respective winning wagers. Accordingly,  
12 if a player had a hundred dollar bet on the banker's hand and  
13 won, five dollars would be owed to the house. Rather than  
14 collecting the "vigorish" after each game, a record of what is  
15 owed by each player is kept in a designated location on the  
16 playing surface by one or more dealers. Players then pay the  
17 accumulated amount owed to the house or casino after the  
18 completion of a shoe. Each time the shoe is depleted of cards,  
19 the total amount of cards are thoroughly shuffled and replaced  
20 in the shoe. Furthermore, in some variations, restrictions are  
21 placed on the banker's ability to immediately add to, remove  
22 and/or withdraw their wager after a winning hand. Specifically,  
23 once the initial wager is made, the house rule may require that  
24 if the first hand is won, a second hand must be played  
25 essentially letting the winning wager "ride". After that point

1 the banker can then withdraw all or part of the winning bet  
2 amount. Additions to the winning bet can generally be made at  
3 any time.

4 The playing of each game of baccarat typically involves the  
5 dealing of two hands by the participant banker/player or by the  
6 house when no player accepts the shoe. Before the hands are  
7 dealt bets may be placed on either the banker's hand or the  
8 player hand at designated areas on the betting portion of the  
9 playing surface. In addition some casino's allow the wager on  
10 the occurrence of tie between the player's hands and the  
11 banker's hand. All bets, if there is a tie, between the  
12 banker's and player's hand, are returned. Once a bet has been  
13 placed there are no opportunities for the player to make a  
14 decision in most casino run games of baccarat. More  
15 specifically, the banker's hand and the player's hand are dealt  
16 according to fixed rules resulting in final hands of either two  
17 or three cards for each.

18 The value of a hand is determined by adding the values of  
19 its individual cards. Tens and face cards are counted as zero,  
20 while other cards are counted at their face values. Only the  
21 last digit of the total number count of each hand is used so  
22 that all baccarat hands have values in the range of zero to nine  
23 inclusive. For example, a hand comprised of a six card and a  
24 seven card, normally totaling thirteen would only be counted as  
25 a total number count of three, since, as set forth above, only

1 the last digit of the total is used as the total number count  
2 for any given hand.

3 A conventional game of baccarat is started by dealing two  
4 cards for the player's hand and two cards for the banker's hand,  
5 normally in alternate fashion. An initial hand having a total  
6 number count of eight or nine is called a "natural". If either  
7 hand is a natural its holder must expose it and the game ends.  
8 Otherwise the play continues first with the player's hand and  
9 subsequently with the banker's hand, according to the rules  
10 designated by the individual casino or house. Rules for the  
11 player's hand comprise: if the player's first two cards total  
12 six or more then the player must stand without drawing a third  
13 card; if the player's first two cards total five or less the  
14 player must draw an additional one card only. Rules for the  
15 banker's hand comprise: if the banker's first two cards total  
16 seven or more, the banker must stand without drawing a third  
17 card; if the banker's first two cards total zero, one or two,  
18 then the banker must draw one card; if the banker's first two  
19 cards total three, four, five, or six, then whether the banker  
20 draws an additional card is determined by whether the player  
21 drew an additional card and if so, the value of the player's  
22 additional draw card. The simple objective of conventional,  
23 casino baccarat is to draw a two or three card hand that totals  
24 closer to nine than the other hand. It is to be remembered that  
25 only two hands are dealt; the player's hand and the banker's

1 hand.

2 In order to increase the interest in baccarat which, as set  
3 forth above, normally is surrounded by an air of mystique, a  
4 number of casinos have installed smaller more compact baccarat  
5 tables and located these smaller or "mini" tables among the  
6 black jack tables. So called "mini baccarat" is the same game  
7 but is absent certain rituals or formalities, such as passing  
8 the shoe etc. The layout of the mini baccarat table, however,  
9 generally conforms to the conventional baccarat table but  
10 frequently contains a lesser number of player positions. In  
11 addition, betting parameters usually range from a two to five  
12 dollar minimum up to a five hundred dollar maximum. Mini  
13 baccarat is a fast paced game but, as set forth above, the same  
14 rules apply as in conventional baccarat.

15 Even though baccarat, either in its conventional form or  
16 its "mini" form, is considered a fast paced game, certain  
17 variations, at least in the apparatus, such as playing tables  
18 etc. with which it is played, have been introduced. Such  
19 variations have been attempted in order to increase the  
20 attractiveness of the game to players. Baccarat, possibly due  
21 to its simplicity, has generally been devoid of any  
22 "unconventional" variations in the method of play, which may be  
23 normally accepted by other casino card games, such as black jack  
24 or twenty one. More specifically the implementation of  
25 "progressive payouts" also found in a variety of other casino

1 card games has not been applied to the conventional game of  
2 baccarat.

3 Therefore even though baccarat, particularly as played in  
4 casinos in both the United States and Europe, enjoys a great  
5 popularity with players, there is still a need for a variation  
6 of the method of play. In addition, an assembly or apparatus  
7 specifically designed to play baccarat, either in its  
8 conventional form and/or in a modified or varied version  
9 thereof, is also a desired improvement in order to increase the  
10 popularity of the game, while at the same time maintaining a  
11 fast rate of play and significantly large payouts.

12 Additionally, it is recognized that there is an ever  
13 increasing popularity in the field of automated or computer  
14 variants of games. For example, in addition to traditional slot  
15 machines, casinos also often include other automated games such  
16 as computer poker or blackjack which attract large numbers of  
17 players and provide very attractive returns to the house. As  
18 such, it would be beneficial to provide an increased exposure to  
19 baccarat through the development an enjoyable automated game.  
20 Moreover, it is recognized that based upon the often strict  
21 rules of the game of baccarat with regard to whether a card is  
22 drawn or not drawn on certain hands, it would be beneficial to  
23 provide such an automated game which actually promotes the  
24 development of strategy and decision making by the player so as  
25 to directly affect the outcome of the game. Also, it would be



1 beneficial to provide such a variant to include facilities for  
2 providing increased payouts to the players under certain play  
3 circumstances.

4  
5 Summary of the Invention

6 The present invention is directed towards a gaming assembly  
7 structured to facilitate the play of a variation of the card  
8 game baccarat. More specifically, the variation may be  
9 appropriately termed "baccarat plus" in that at least one of a  
10 possible plurality of participants or users may have the option  
11 of participating in a bonus payout which may be increased in  
12 accordance with a preset schedule or rate, or alternatively  
13 which may be increased randomly, such as based upon the total  
14 number count of at least two consecutive hands. As in  
15 conventional baccarat, only a player's hand and a banker's hand  
16 is dealt and the plurality of participants each have the option,  
17 with the exception of the participant designated as the banker,  
18 of placing a wager on either the player's hand or the banker's  
19 hand or both. Under the rules established by certain casinos  
20 the plurality of participants may also bet on the occurrence of  
21 a tie between the player's hand and the banker's hand, but such  
22 modified rule changes do not significantly affect the variation  
23 of the method of play of "baccarat plus" of the present  
24 invention, as set forth in greater detail hereinafter.

25 The method of play of the present invention comprises, in

1 many aspects and embodiments, the play of a conventional game of  
2 baccarat, wherein each game of baccarat, as described  
3 hereinafter is meant to comprise the dealing of a player's hand  
4 and a banker's hand. More specifically, at the start of play  
5 the casino announces or designates a bonus payout. The bonus  
6 payout either can be in the form of a dollar amount and/or an  
7 odds payout, such as two to one, three to one, four to one, etc.  
8 Among the plurality of participants in the card game, a "banker"  
9 may typically chosen. The "banker/player", hereinafter termed  
10 banker, is determined in accordance with conventional method of  
11 play in that the banker is defined by the player offered and  
12 accepting the shoe and attending to the physical dispensing of  
13 the cards from the shoe. Naturally, any participant may pass  
14 his turn at the shoe wherein the shoe is passed to the right  
15 successively to each player until a participant is found which  
16 will accept the shoe and become the banker. Prior to dealing  
17 the cards, the banker and/or any of the participants may be  
18 given the opportunity of making a bonus wager in addition to or  
19 as part of a normal primary wager. The primary wager, in  
20 typical fashion, is made so as to participate in the next game  
21 of baccarat and the bonus wager allows the participant the  
22 possibility of collecting the bonus payout, which, as determined  
23 by the casino or house may be either a dollar amount or an odds  
24 amount. In either event the participant may or may not be  
25 required to make a bonus wager, and play continues in the manner

1 of a conventional baccarat game.

2 In particular, a player's hand and a banker's hand are  
3 dealt in the conventional fashion. After the hands are dealt,  
4 the dealer, in the case of a live versus automated game, being  
5 a representative of the casino, immediately announces the  
6 existence of a natural, which is defined as the existence of a  
7 total number count in either the player's hand or the banker's  
8 hand of an eight or a nine occurring in the first two cards of  
9 each hand are dealt. Naturally, different number totals could be  
10 equivalently designated, if desired. If a natural does not  
11 occur, play continues in accordance with the conventional game  
12 of baccarat to the extent of determining when and if either the  
13 player's hand and/or the banker's hand receives an additional  
14 third card. It is to be emphasized that rules governing the  
15 acceptance of a third card is generally not the decision of the  
16 individual player, but rather predetermined in accordance with  
17 the rules set forth by the casino.

18 Play again proceeds in the determining of a winner between  
19 the player's hand and the banker's hand by which hand has a  
20 total number count closer to nine. The total number count of  
21 nine is the best hand capable of being accomplished in the  
22 conventional play of the game of baccarat. As an alternative to  
23 winning or losing, the player's hand and the banker's hand may  
24 tie by having the same total number count. Also, the  
25 participant designated the banker and accepting responsibility

1 for the shoe and the distribution of cards therefrom, maintains  
2 the banker status until the banker's hand becomes the losing  
3 hand in any given baccarat game. As long as the banker's hand  
4 beats or ties the player's hand (has a total number count closer  
5 to nine or equal to that of the player's hand), the banker  
6 remains the banker and controls the shoe. The determination of  
7 the banker among the plurality of participants concurrently  
8 participating may be important in that, in one embodiment of the  
9 present invention, only the banker and/or a limited number of  
10 players may be allowed the opportunity of making a bonus wager  
11 and thereby participating in the possibility of collecting the  
12 bonus payout.

13 As set forth above, the best hand possible to obtain in the  
14 conventional game of baccarat is the occurrence of a total  
15 number count of either a player's hand or a banker's hand,  
16 equaling nine, and as such does not occur during a majority of  
17 hands. In addition, while the occurrence of the total number of  
18 count of nine in consecutive hands is not a normal happening, it  
19 does occur and is the basis of one embodiment of "baccarat plus"  
20 or a variation of the conventional game of baccarat of the  
21 present invention, which greatly rewards at least the banker, in  
22 terms of being able to collect the bonus payout set by the  
23 casino. More specifically, a participant who has previously  
24 made a bonus wager, or is otherwise eligible for the bonus  
25 payout, of a preset or agreed upon amount, will collect the

1 bonus payout, also established by the casino, if the total  
2 number count of each of at least two consecutive hands, played  
3 in consecutive baccarat games, are equal to a predetermined  
4 number count set by the casino. As emphasized above the best  
5 possible hand is a total number count of nine. Accordingly in  
6 one embodiment of the present invention the predetermined number  
7 count would be equal to nine. When nine is established as being  
8 the predetermined number count, the occurrence of a natural nine  
9 (ten or face card plus a nine card) or a broken nine (seven and  
10 two, six and three, four and five) may meet the requirement for  
11 consecutive hands of equal number count. Naturally the casino,  
12 for whatever reason, could establish a different predetermined  
13 number count for awarding consecutively occurring banker's  
14 hands. Also, in certain additional embodiments of the present  
15 invention, more than one number could be established by the  
16 casino, wherein consecutive hands could have a number count  
17 equal to either of the previously established predetermined  
18 numbers. Furthermore in a further embodiment of the present  
19 invention a bonus payout, such as in the form of an added payout  
20 or an increased winner payout may be made merely if either one  
21 of the hands totals nine, or if the participant's hand totals  
22 nine, or if a hand wagered upon totals nine, or another  
23 designated number count. As a result, the benefit to a win may  
24 be increased if the win comes with a number count of nine.  
25 Furthermore, although it is preferred that all of the

1 consecutive hands having a total of nine be the participant's  
2 hands, it may be desirable to provide for any combination of  
3 hands totaling nine or a natural nine. In the case of the  
4 consecutive hands totaling nine the bonus payout is preferably  
5 increased.

6 If a bonus wager is required and the participant's hand  
7 loses or no nine results, he would lose his primary wager as  
8 well as the bonus wager. In the event the banker continues to  
9 receive winning hands in successive baccarat games, he would of  
10 course continue to collect his primary wager, less any amount of  
11 commission normally payable to the casino, and would continue to  
12 be eligible for participation in the collection of the bonus  
13 payout for consecutive hands totaling nine. Once the banker  
14 receives a losing hand, he is no longer designated the banker  
15 and relinquishes control of the shoe and the disbursement of the  
16 cards therefrom, as set forth above.

17 Other embodiments of the present invention include an  
18 automatic mode of play wherein the bonus wager is subtracted  
19 from the primary wager, and the primary wager must be  
20 sufficiently large to have the bonus wager deducted therefrom.  
21 Deduction of the bonus wager may occur at the end of each  
22 successive baccarat game, whether the participant's hand is a  
23 winning hand, tying hand or losing hand. Furthermore, it is  
24 recognized that in the case of multiple participants, the  
25 participant who is not the actual banker/player must select a

1 hand, making that their participant's hand on which they are  
2 eligible to win a normal and/or bonus payout, depending upon the  
3 embodiment.

4 In a manual mode of play the participant makes a primary  
5 wager and makes a separate, independent bonus wager, which is  
6 paid directly to the dealer, as a representative of the casino  
7 and/or placed on a designated portion of the playing surface of  
8 conventional or specialized apparatus, to be described in  
9 greater detail hereinafter. In a random mode of play of the  
10 present invention the participant makes a primary wager to  
11 participate in the next baccarat game and makes an independent  
12 bonus wager, paid to the dealer or other casino representative  
13 directly and/or positioned on a designated, predetermined  
14 portion of the playing surface, as set forth above. However, an  
15 increase in the bonus payout may occur on a random basis,  
16 determined by any established rules or regiments set forth by  
17 the casino, in order to further reward the winner for  
18 participating in the bonus portion of the playing method and for  
19 achieving more than two consecutive hands of equal number count.

20 Naturally, the occurrence of three, four, five or even more  
21 consecutive hands, each of which include a total number count  
22 equal to a predetermined number count or the best hand number  
23 count of nine, is increasingly difficult and defies the odds on  
24 an increasingly greater basis. Accordingly the participant  
25 will be rewarded by a proportionally increased bonus payout in

1 the event of the occurrence of more than two consecutive hands,  
2 each having a total number count equal to the predetermined  
3 number count, generally nine. In such a case, it may be  
4 preferred to only allow one participant, such as the active  
5 player/banker to win the increased bonus payout associated with  
6 consecutive hands totaling nine, however, if desired, a smaller  
7 increased payout or pool could be provided to be shared by all  
8 participants.

9 Other features of the method of playing the variation of a  
10 conventional game of the baccarat, herein termed "baccarat  
11 plus" are as follows:

12 The banker may at any time increase his wager on the  
13 banker's hand and also may withdraw half or some amount less  
14 than half of his wager, after the second winning hand has  
15 occurred. Further, a banker can participate in the bonus  
16 wager/bonus payout any time if he/she has not done so beginning  
17 at the play of the first game of the baccarat. Also, the banker  
18 can withdraw at any time, even when the first winning hand is a  
19 tie, wherein all primary wagers are returned. In this event the  
20 shoe is awarded to the next player on the right of the banker  
21 that is willing to cover at least the value of the original  
22 banker's primary wager after deducting any bonus wager, as set  
23 forth above.

24 As will be further described in greater detail hereinafter,  
25 wagers are made by each of the players, by placing their chips



1 on a designated portion of the playing surface so as to clearly  
2 indicate whether a given player is playing with the player's  
3 hand or the banker's hand. Chips may be placed on certain lines  
4 indicating that only of a portion of the indicated bet is to be  
5 a wager and the entire amount is to be indicated as contributing  
6 to the "auction" for buying the shoe. Person's standing by the  
7 table on which the playing surface is mounted may or may not be  
8 able to participate in the conventional game of baccarat as  
9 determined by the casino or house.

10 It is further to be emphasized that the casino or house  
11 controls all the rules and regulations concerning the play of a  
12 given game, including conventional baccarat or the variation of  
13 baccarat, as set forth herein. Therefore minor rule  
14 modifications may be made in the method of play of the subject  
15 invention, without departing from the intended spirit and scope  
16 of the present invention, wherein such deviations from  
17 conventional rules are well within the purview of the casino or  
18 house.

19 While the method of this variation of the card game of  
20 baccarat, as described herein, may be played without specific  
21 playing structure or specialized apparatus, the modified game  
22 and its method of play is particularly facilitated by an  
23 assembly specifically configured to play "baccarat plus" and on  
24 which other card games, including but not limited to  
25 conventional baccarat may be played. Such an assembly comprises

1 a playing surface having a plurality of player areas designating  
2 a preferred location for individual ones of a preset number of  
3 players. The playing surface also includes a betting area.  
4 Each of the player areas includes a card positioning section,  
5 wherein at least two cards are intended to be positioned,  
6 eventually in a face up orientation, so that the two cards may  
7 be readily observed, particularly when a player located at a  
8 specified player area is designated as the banker.

9 The playing assembly of the present invention also  
10 preferably includes a camera assembly having at least one but  
11 preferably a plurality of cameras each of which are disposed and  
12 structured for viewing one of the plurality of player areas and  
13 in particular the card positioning section thereof. The display  
14 assembly, whether comprising one or more cameras, is  
15 particularly structured to establish a clear viewing of the card  
16 positioning section and incorporates or is electrically  
17 connected to an optical scanning device specifically structured  
18 to determine the total number count of at least one card but  
19 preferably of at least two cards disposed in a face up  
20 orientation on the card positioning section. Since at least  
21 theoretically, each of the succeeding players located or  
22 positioned about the perimeter of a playing surface will  
23 eventually be designated as the banker, the camera assembly  
24 should be structured to be able to view and, in combination with  
25 the optical scanner, electronically determine the total number

1 count of at least the first two cards of each of the player's  
2 hands at least when they are designated the banker.

3 The playing assembly further comprises a display assembly  
4 mounted adjacent to the playing surface at a location where at  
5 least all of the players and preferably all of the one or more  
6 dealers representing the casino, can clearly view the display,  
7 electronically produced on the display assembly. The camera  
8 assembly and the display assembly are electrically coupled or  
9 connected in circuit with the aforementioned optical scanning  
10 device, such that when the optical scanning device recognizes a  
11 total number count of a banker's hand being equal to the  
12 predetermined number count associated with the bonus payout, the  
13 display indicates, by way of example, the existence of a natural  
14 nine, broken nine, the position of the player designated as the  
15 banker, as well as the number of consecutive banker's hands  
16 which are each equal to the predetermined number. The optical  
17 scanner, in combination with a central processing unit can be  
18 programmed to recognize any of a plurality of numbers, zero to  
19 nine, as the predetermined number count and/or recognize total  
20 number counts of a player's or a banker's hand, which is not  
21 equal to the predetermine number, in order that the display  
22 assembly can indicate that no consecutive hands have been  
23 established with the predetermined total number count. The  
24 playing assembly may include other features such as one or more  
25 speakers located on the playing surface, such that each of the

1 players may be independently informed of certain aspects of the  
2 play of the game or collectively so informed by an announcement  
3 either electronically or manually as desired.

4 Additionally, in yet another embodiment of the present  
5 invention, an automated gaming assembly is provided so as to  
6 make the game of baccarat and preferably one of the above-  
7 recited variant, more accessible to the gaming public. To this  
8 end, the baccarat gaming assembly may include a computer  
9 processor assembly, a display assembly, and user actuatable  
10 selector assembly. In particular, the display assembly allows  
11 the user to readily see the progress of the game in a manner  
12 simulating a conventional game, while the actuatable selector  
13 assembly allows the user to make any necessary decisions.

14 Looking to the computer processor assembly, it is  
15 structured to generate a player's hand and a banker's hand in  
16 accordance with rules of baccarat. Moreover, the computer  
17 processor assembly is also preferably structured to permit the  
18 user either before or after dealing the hands, to elect whether  
19 their user hand is the player's hand or the banker's hand. As a  
20 result, the user may play hunches and the like to decide which  
21 hand to play. Once the hands have been designated accordingly,  
22 the computer processor assembly is further structured to add  
23 cards to the player hand and the banker hand in accordance with  
24 the conventional rules of the card game baccarat, ultimately  
25 identifying one of the hands as a winning hand. Naturally, if

1 the wining hand is the user hand, the user is designated a  
2 winner and a corresponding payout is made. So as to further  
3 enhance the playing experience, however, the computer processor  
4 assembly is further preferably structured to keep track of  
5 consecutive ones of the user's hands, and to indicate a bonus  
6 payout to be paid to the user if a predetermined number count of  
7 nine occurs in at least two consecutive ones of the user's  
8 hands. Alternately or additionally, the bonus payout may be  
9 provided merely if one, or preferably the user's hand merely  
10 totals nine. In such an embodiment the increased bonus payout  
11 may also be provided for consecutive hands totaling nine..

12 These and other features of the present invention will  
13 become more clear when the drawings as well as the detailed  
14 description are taken into consideration.

#### 15 Brief Description of the Drawings

16 For a fuller understanding of the nature of the present  
17 invention, reference should be had to the following detailed  
18 description taken in connection with the accompanying drawings  
19 in which:  
20

21 Figure 1 is a perspective view of an assembly designed to  
22 facilitate the playing of a variation of the card game baccarat  
23 in accordance with method of the present invention;

24 Figure 2 is a detailed view of a portion of the playing  
25 surface of the embodiment of the assembly shown in Figure 1;

1           Figure 3 is a detailed view of an exposed surface of a  
2           display assembly also associated with the embodiment of the  
3           assembly of Figure 1;

4           Figure 4 is a schematic representation in block form  
5           of certain operative components of the embodiment of Figures 1  
6           through 3;

7           Figure 5 is a portion of a flow chart schematically  
8           representing the various step of the method playing the  
9           variation of the card game baccarat in accordance with the  
10          present invention;

11          Figure 5A is a continuation of the flow chart shown in  
12          Figure 5;

13          Figure 6 is a part of a flow chart schematically  
14          representing another embodiment of the method of playing a  
15          variation of the card game baccarat in accordance with the  
16          present invention;

17          Figure 6A is a continuation of the flow chart of Figure 6;

18          Figure 7 is a flow chart schematically representing yet  
19          another embodiment of the method of playing a variation of the  
20          card game baccarat in accordance with the present invention;

21          Figure 7A is a continuation of the flow chart of Figure  
22          7;and

23          Figure 8 is a perspective illustration of the automated  
24          baccarat gaming assembly embodiment of the present invention.

25          Like reference numerals refer to like parts throughout the

1 several views of the drawings.

2  
3 Detailed Description of the Preferred Embodiment

4 As shown in the accompanying Figures, the present invention  
5 is directed towards a method and playing assembly or apparatus  
6 designed to play a variation of the card of baccarat, wherein  
7 features of the present invention include the ability of the  
8 player/participant designated as banker or any other game  
9 participant to participate in a bonus payout in the event of  
10 certain occurrences relating to the total number count of the  
11 hands, and especially of consecutive hands, and the  
12 implementation of an automated gaming assembly which makes the  
13 game of baccarat more available to players, more fun and  
14 entertaining for play, and can integrate the bonus payout method  
15 of the present invention.

16 Looking first to the method of playing the subject  
17 variation of the card game baccarat, herein in termed "baccarat  
18 plus", it is understood that it could be conducted on a variety  
19 of playing surfaces, and as will be described with regard to the  
20 embodiment of Figure 8, as an automated game on a gaming  
21 machine. In order to facilitate the playing of the "baccarat  
22 plus" variation, in a more conventional playing card manner,  
23 Figures 1 through 4 show an assembly generally indicated as 10  
24 including a playing surface generally indicated as 12,  
25 specifically designed for playing of "baccarat plus" but as will

1 be apparent hereinafter, is adaptable for the playing of a  
2 variety of other card games. The playing surface 12 includes a  
3 plurality of consecutively arranged player areas 14, the number  
4 of which may vary depended upon house or casino rules. Each of  
5 the player areas 14 is numbered consecutively as one through  
6 nine and at least partially surround a betting or wagering  
7 surface 16. The wagering surface 16 preferably includes an  
8 elongated, somewhat curvilinear or U-shaped betting area or  
9 section 18 accessible to all of the player areas 14 and  
10 designated to receive chips representing wagers on a player's  
11 hand. Similarly the wagering surface area 16 may include a  
12 plurality of consecutive numerals, equal on numbers to the  
13 number of playing areas and indicated as 20. The wagering  
14 surface portion 20 is reserved and designated to receive chips  
15 from each of the various players who wish to wager that the  
16 banker's hand will be the winning hand of any given baccarat  
17 game. An indentation generally indicated as 22 may be provided  
18 and represents a dealer position, wherein the dealer is a  
19 representative of the casino or house and has certain specified  
20 duties during, before and after the playing of the individual  
21 hands.

22 With reference to Figure 2, each of the player areas 14  
23 includes a card positioning section generally indicated as 26  
24 and clearly has segments designated for the placements of two  
25 cards, eventually in a face up orientation as shown. In



1 addition the player areas 14 may have a designated section or  
2 area 28 for the placement of a shoe 30. The shoe 30, as in  
3 conventional baccarat, is designed to hold a plurality of decks  
4 of cards, generally ranging from six to eight such decks.  
5 Further, the shoe 30 is structured to deal or dispense  
6 individual cards, one at a time, from the shoe for the creation  
7 of player's hand and the banker's hand. As in conventional  
8 baccarat, and as set forth above, each of a plurality of games  
9 of baccarat is preferably defined by a single player's hand and  
10 a single banker's hand.

11 Again with reference to Figures 1 through 3, the present  
12 invention further comprises a sensor assembly, preferably in the  
13 form of camera assembly generally indicated as 32. The camera  
14 assembly 32, which may be in the form of a dome-like structure  
15 34 that holds at least one but preferably a plurality individual  
16 cameras, each disposed and structured to view individual ones of  
17 the player areas 14, generally, and the respective card  
18 positioning sections 26 specifically. The camera assembly 32  
19 may be located at a variety of different locations but should be  
20 positioned so as to facilitate the individual viewing of each of  
21 the player areas 14, in that it is contemplated that each of the  
22 players in the consecutively disposed player areas 14, may  
23 eventually be designated the banker. Moreover, it is recognized  
24 that alternate sensor assemblies may be provided so as to  
25 identify the cards dealt, however, other sensor assemblies, such

1 as a scanner built into the table, may require some form of  
2 "marking" of the cards so as to be identifiable by the sensor  
3 assembly, and any form of "marking" is generally undesirable in  
4 the gaming industry. Of course, other indicators incorporated  
5 into the face of the cards and structured to be recognized by  
6 the sensor assembly may also be utilized and the aforementioned  
7 camera may include a visual sensor that identifies the marking  
8 on the face of the card, but which for the purposes of this  
9 invention may also be deemed a camera assembly as it visually  
10 reads a face of the card.

11 As in conventional baccarat, the player/participant having  
12 possession of the shoe 30 and being in charge of physically  
13 distributing cards therefrom is designated the banker. As best  
14 shown in Figures 1, 3 and 4, the playing assembly and/or  
15 apparatus of the present invention further comprises a display  
16 assembly generally indicated as 38 which may be mounted adjacent  
17 the playing surface 12, such as on an elongated standard as at  
18 40 which positions a display portion 42 above the playing  
19 surface 12. The display portion 42 should be in clear site of  
20 at least all of the players located at the various playing areas  
21 14 and preferably by the one or more dealers located at least at  
22 the dealer position 22. As shown in Figure 3 the display  
23 portion 42 is structured to display the location of the player  
24 area, designated as the banker, such as by indicating a numeral,  
25 as at 46, representing one of the player areas 14. Similarly,

1 a visual display in the form of a logo 47 may also be displayed  
2 on the display portion 42. The plus designation area, as at 48,  
3 will represent a plurality of numerals, generally one through  
4 five, wherein such numerals indicated the consecutive number of  
5 hands of the banker which have the same total number count and  
6 more specifically wherein each of the consecutive hands have the  
7 same number count as a predetermined number count designated by  
8 the casino, as will be explained in greater detail hereinafter.

9 The camera assembly 32 and the display assembly 38 are  
10 electrically interconnected to one another as well as to an  
11 optical scanner 52 as schematically represented in Figure 4. As  
12 set forth above, the optical scanner 52 is connected to both the  
13 camera assembly 32 and the display assembly 38 and is  
14 specifically structured and/or programmed, with the provision of  
15 a processor 54, to optically scan and/or electronically read the  
16 number count of at least one but preferably the total number  
17 count of the number of cards located in the card positioning  
18 section 26 of the specific player area 14 determined as being  
19 the banker. The electronic reading or optical scanning by the  
20 optical scanner 52 occurs by virtue of its connection to the one  
21 or more cameras of the cameras assembly 32 viewing the cards  
22 located at the card positioning section 26. Once the optical  
23 scanner 52 determines that the total number count of at least  
24 one or preferably two consecutive banker's hand is equal to a  
25 predetermined number count, the display portion 42 will begin to

1 continuously register and display the number of consecutive  
2 hands. Once the consecutive number of hands is discontinued,  
3 the optical scanner will immediately determine such  
4 discontinuance, and the designated number 48 will revert back to  
5 zero or will go blank, as programmed, after indicating a plus  
6 payout is to be made.

7 In addition to the above, the assembly 10 further includes  
8 a switching assembly preferably comprising a plurality of  
9 individual switch structures 56 located at each of the plurality  
10 of playing areas 14. Each of the switching structure 56 is  
11 interconnected to the camera assembly 32, the optical scanner 52  
12 as well as the display assembly 38, for purposes of activating  
13 the system. As will be explained in greater detail hereinafter,  
14 activation of the system, in terms of monitoring the number of  
15 consecutive banker's hands which have a total number count equal  
16 to the predetermined number count set by the casino, can only  
17 occur once the banker determines to make a "bonus wager". This  
18 indicates the banker's intent to participate in the possibility  
19 of collecting a "bonus payout". The making of the "bonus wager"  
20 is done as part of or in addition to the primary wager made by  
21 the banker to participate in each of the plurality of baccarat  
22 games.

23 The assembly as shown in Figures 1 through 3 also includes  
24 a plurality of speakers 58, wherein the plurality of speakers 58  
25 may be located at various positions around the playing surface,

1 such that each of the players, regardless of their location can  
2 easily hear any announcement made by the house and/or the dealer  
3 either manually or electronically.

4 Also with regard to the preceding structure, it is  
5 recognized that it could be implemented with a variety of other  
6 casino games, such as blackjack, the sensor assembly and display  
7 identifying the occurrence of one or more blackjack hands for  
8 either a normal payout and/or an additional payout at one or  
9 more player positions.

10 Turning to Figures 5 and 5A, one embodiment of the method  
11 of playing the variation "baccarat plus" involves the start of  
12 the game, as at 60, and the casino or house, either before,  
13 simultaneously, or after, announcing the amount of a "bonus  
14 payout" as at 62. Each of the plurality of players then chooses  
15 any one the open player areas 14 as at 63, at which he desires  
16 to be located. An individual one of the plurality of players is  
17 designated as the banker by that player accepting the  
18 responsibility of the shoe 30, as at 64, as well as preferably  
19 the physical distribution of the cards which form the player's  
20 hand and the banker's hand of each of a plurality of baccarat  
21 games which are successively played, until the shoe is depleted.  
22 The player designated the banker makes a primary wager as at 66  
23 in order to participate in each of the successive baccarat  
24 games. The banker then makes the decision, as at 68, as to  
25 whether or not to participate in "baccarat plus" and thereby

1 possibly collect the bonus payout announced by the casino or  
2 house as at 62, described above. If the banker does not desire  
3 to participate in the "baccarat plus" variation, the successive  
4 games of baccarat continue under the normal rules of baccarat as  
5 at 69 and 70. However, if the banker does determine that he  
6 wishes to participate in the "baccarat plus" variation the  
7 banker then decides as at 68 to make a bonus wager as at 70.  
8 Immediately thereafter, in one embodiment the banker activates  
9 the switching assembly by "turning on" a corresponding one of  
10 the switch structures 56 located at his player area 14. In such  
11 an embodiment, each of the switch structures, in order to avoid  
12 inadvertent activation of the system, may be operated by a turn  
13 key presented to the banker once he determines that he wishes to  
14 participate in "baccarat plus". Of course, other modes of  
15 indication of such participation and/or activation of the  
16 system, such as by the dealer, may also be provided. The  
17 activation of the switch structure 56 will serve to activate  
18 both the camera assembly 32 and the display assembly 38 in the  
19 manner set forth above and will further activate the optical  
20 scanner 52, so as to electronically read and/or optically scan  
21 the respective card positioning section 26 located at the  
22 players area 14 where the banker is positioned. Such designated  
23 player area would be indicated on the display surface 42, as at  
24 46, by an appropriate number designation, as described above.  
25 Accordingly, and again with reference to Figure 5, the camera

1 assembly 32 will preferably begin monitoring the cards, with the  
2 aid of the optical scanner 52, as at 74. As set forth above,  
3 the display 42 will represent the designated banker/player as at  
4 76.

5 The banker as at 78 begins dealing the card in a  
6 conventional, alternate fashion to form both the player's hand  
7 and the banker's hand. More specifically, the banker places his  
8 first card in the proper player section 26, as at 79, in order  
9 to define the first card of the banker's hand, and immediately  
10 thereafter the banker, as at 80 delivers the first card of the  
11 player's hand. As represented at 82, the banker deals a second  
12 card representing the second card to both the banker and player.  
13 With reference to Figure 5A, the dealer then uncovers the cards  
14 representative of the player's hand as at 84. The banker as at  
15 86 uncovers the cards representative of the banker's hand and  
16 the camera assembly 32 proceeds to read the cards oriented in  
17 the card positioning section 26 as shown in Figure 2, being  
18 represented of the banker's hand.

19 The decision is then made as to the winning hand as at 90.  
20 If the banker's hand is not the winning hand as at 92, the  
21 banker loses his primary wager and bonus wager. In addition,  
22 the banker or dealer then deactivates system by removing his  
23 switch key or any other apparatus or device from a corresponding  
24 switch structure 56 as at 94. However, if the banker's hand is  
25 the winning hand as at 96, either before, simultaneously or

1 after, it is determined if the banker's hand is a natural nine,  
2 which for purposes of the method of played herein is defined as  
3 the predetermined number count set by the casino as the total  
4 number count must be reached by each of the consecutive banker's  
5 hands in order to collect the bonus payout. As set forth above  
6 the casino or house may designate other numbers instead of or in  
7 addition to the number nine. However, due to the fact that the  
8 total number count nine is the best possible hand in the game of  
9 baccarat, no other number would be as practical or feasible in  
10 defining the predetermined number count, in that the banker's  
11 hand must be a winning or tieing hand, in order to continue  
12 play.

13 If it is determined as at 98, that the banker's hand is a  
14 nine, including either a natural nine or a broken nine, the  
15 banker's hand wins the conventional game and a next game of  
16 baccarat will be played in the same manner as stated above.  
17 Although the bonus wager may be designated as immediately lost  
18 if a natural nine does not result, in alternate embodiments, if  
19 the banker wins or if the banker's hands has a total number  
20 count equal to the predetermined number count of nine, either  
21 natural or not, no additional bonus wager need be placed in  
22 order to continue to be eligible for the collection of the bonus  
23 payout, as set forth above, and/or a bonus payout in the form of  
24 an increase to the amount won by the winning hand may be made.  
25 The banker as at 102 continues to play successive hands. If, in



1 the preferred embodiment, the initial hand was a natural nine  
2 and the next consecutive banker's hand is also equal to a  
3 natural nine, as at 104, it is designated as a winner and will  
4 collect at least a minimal portion of the bonus payout awarded  
5 for the consecutive hands totaling nine. The banker continues  
6 playing successive baccarat games hoping to achieve additional,  
7 consecutive bankers hands which equal nine. However, the  
8 establishment of at least two consecutive hands, such as the  
9 banker's hands in the preferred embodiment, each having a total  
10 number count of nine, designates the participant, such as the  
11 banker as winning or collecting at least a minimal portion of  
12 the bonus payout. Depending upon the house preference, either  
13 a natural nine or any hand totaling nine may be designating as  
14 eligible for the bonus payout.

15 If the banker, as at 104, or the hand selected by the  
16 participant, does not receive a natural nine, or a total number  
17 count equal to the predetermine number count set by the casino,  
18 the banker keeps playing as long as he wins the baccarat game or  
19 ties the player hand for any given baccarat game as at 106. The  
20 banker continues to deal from the shoe and is still designated  
21 as the banker as at 108. The players bet again with the method  
22 of play indicated as at 84 continuing consecutively thereafter.

23 In event the banker decides to resign after achieving two  
24 or more consecutive hands having the same number count, equal to  
25 the number nine as at 110, he de-activates the system by

1 removing his switch key from the individual one of the switch  
2 structures 56. This causes the deactivation of the camera  
3 assembly 32 as at 112, wherein the final display of the display  
4 portion 42 indicates the total number of consecutive hands  
5 established by the banker as at 114. The dealer or the house  
6 announces to the individual players, such as through the various  
7 speakers 58, the amount of the bonus payout to be collected by  
8 the banker as at 116. The bank becomes a "suite" and another  
9 player is attempted to be designated as the banker as at 120.  
10 If no banker accepts the shoe, the house takes the shoe as at 22  
11 and the game continues until the end as at 123.

12 It should be recognized that once a banker has achieved a  
13 consecutive number of the designated number total, which in the  
14 illustrated embodiment is a natural nine, the bonus payout is  
15 preferably guaranteed to the banker, whether or not he/she  
16 continues as the banker or later loses a hand. Along these  
17 lines, if the person continues as the banker, it is possible  
18 that the bonus payout can be pulled out in favor of none or a  
19 new bonus wager, the entire amount can be the new bonus wager,  
20 or the amount won can designate a minimum that may be surpassed  
21 by a future greater number of consecutive bonus hands so s to  
22 increase the minimum amount guaranteed.

23 The embodiment of the method of playing of the variation  
24 "baccarat plus" as described above is represented as the "manual  
25 mode" of play and is indicated in Figures 5 and 5A A somewhat

different embodiment is disclosed in Figure 6 and 6A and is herein represented as the "automatic mode". The automatic mode differs from the manual mode at least to the extent that when the banker decides to participate in the "baccarat plus" variation and determines that he wishes a chance at collecting the announced "bonus payout" as at 62, he designates an amount of his bonus wager as at 66 but does not physically pay a separate or independent wager to the house. To the contrary the designated amount of the banker's wager is included within the primary wager as at 66 in Figure 6. Accordingly, as the game proceeds, and in the event it is determined as at 90 that the banker's hand is not the winning hand, the dealer then deducts as at 93 in Figure 6A, the indicated amount of the bonus wager from the primary wager indicated as at 66 in Figure 6, rather than collecting an independent bonus wager amount as in the embodiment of Figures 5 and 5A. Once the banker loses and subsequent to the bonus wager being deducted, the banker or dealer de-activates the system by manipulating the switch key as at 94. The consecutive or plurality of games of baccarat continue with the same banker, if the banker's hand was a winning or tying hand as at 90. The casino designates a new banker as indicated in the remaining portion of Figure 6A if the banker's hand loses.

In yet another embodiment of the method of playing the variation "baccarat plus" as represented in Figures 7 and 7A a

1 random system is activated to increase the bonus payout  
2 initially announced by the casino as at 62 in the event that  
3 more than two consecutive banker's hands are made, such as  
4 three, four, five or more consecutive hands, each of which have  
5 a total number count of nine. Therefore with reference to  
6 Figures 7 and 7A, after the banker makes or indicates his bonus  
7 wager as at 70 he activates the system utilizing or manipulating  
8 the key switch or by any other conventional method, such as on  
9 a respective one of the switch structure 56 as at 72. The  
10 activation of the switch first serves as at 74 to activate the  
11 random reward system in the event of more than two consecutive  
12 banker's hands occur each having an equal number count of nine.  
13 The method of playing the variation of "baccarat plus" continues  
14 as set forth with regard to the embodiments of Figures 5, 5A and  
15 6, 6A up to the point where more than two consecutive banker's  
16 hands are made. At this point, the bonus payout originally  
17 announced as at 62 in Figure 6 is increased, because of the  
18 difficulty in achieving numerous consecutive hands. The  
19 increase is performed on a random basis as at 105. Such random  
20 increase in the bonus payout may occur by any random facility or  
21 regiment determined by the house and may be further determined  
22 electronically or by more conventional means such as the roll of  
23 dice, etc. Once the bonus payout as at 62 has been increased  
24 after obtaining the two consecutive banker's hands with an equal  
25 number count of nine, the game continues in the manner set forth

1 with the embodiment of Figures 5, 5A and 6, 6A. With these  
2 embodiments, however, the casino will of course recognize that  
3 more than two consecutive hands accomplished by the banker is  
4 entitled to an increased bonus payout. Such bonus payout will  
5 be increased on a preset basis which is known to the banker and  
6 the player's prior to the beginning of play.

7 With regard to the various preceding embodiments of the  
8 present method, it is recognized that although play in the more  
9 automated manner permitted by the apparatus of the present  
10 invention, it is preferred that a more manual system wherein the  
11 dealer merely identifies and/or collects the bonus wager, and  
12 manually determines and/or keeps track of the number of  
13 consecutive bonus hands may also be provided. Furthermore, as  
14 previously mentioned, alternate variations are also contemplated  
15 so as to provide for eligibility to a bonus payout to all  
16 participants to the game and not merely the person(s) that are  
17 actually playing a hand. For example, participants can choose  
18 to wager on the player or banker hands, both to merely win and  
19 as to the bonus payout. In such an embodiment, the participants  
20 may be required to bet before or after initial cards are  
21 distributed, or may be required to stay with the same side (i.e.  
22 player or banker) for consecutive games to accumulate multiple  
23 hands totaling nine and win a bonus payout. Of course,  
24 variations wherein the participant can change sides, but still  
25 receives multiple hands totaling nine may also be provided.

Further, the bonus payout may be achieved only for consecutive hands totaling a predetermined number count, and/or a smaller bonus payout component may be

*Baccarat wild Plus***99999plus****9999plus****999plus****99plus****9plus**

any 9

any 9

any 9

any 9

Winning whit 1-7 any 8-9

1 St Coin	2 nd Coin	3rd Coin	4th Coin	5th Coin
600	1200	1800	2400	5000
150	300	450	600	800
10	20	30	40	50
5	10	15	20	25
2	4	6	8	10
3	6	9	12	15
3	6	9	12	15
3	6	9	12	15
3	6	9	12	15
1	2	3	4	5

*Baccarat Fantasy Plus***99999plus****9999plus****999plus****99plus****9plus**

any 9

any 9

any 9

any 9

Winning whit 1-7 any 8-9

1 St Coin	2 nd Coin	3rd Coin	4th Coin	5th Coin
600	1200	1800	2400	5014
150	300	450	600	900
10	20	30	40	50
5	10	15	20	25
2	4	6	8	10
3	6	9	12	15
3	6	9	12	15
3	6	9	12	15
3	6	9	12	15
1	2	3	4	5

provided merely for a win with a nine, a win with a natural nine, a win with a nine and all

*Baccarat Mistery Plus***99999plus****9999plus****999plus****99plus****9plus**

any 9

any 9

any 9

any 9

Winning whit 1-7 any 8-9

1 St Coin	2 nd Coin	3rd Coin	4th Coin	5th Coin
1000	2000	3000	4000	15047
600	1200	1800	2400	5000
100	200	300	400	650
10	20	30	40	50
2	4	6	8	10
4	8	12	16	20
4	8	12	16	20
4	8	12	16	20
4	8	12	16	20
1	2	3	4	5

cards of the same suit, etc. Payout tables as illustrated below may be provided for such

types of gaming variants.

1           Looking now to the embodiment of Figure 8, the present  
2           invention further includes a baccarat gaming assembly, generally  
3           indicated as 100. Specifically, the gaming assembly 100 is  
4           preferably an automated, computer type game, thereby requiring  
5           no physical dealer, and permitting a single player/user or  
6           multiple players/users to enjoy the game play. To this end, the  
7           gaming assembly 100 preferably is integrated into its own, stand  
8           alone unit, although use on a standard computer, such as for  
9           home use is contemplated, and as such, the assembly includes a  
10          housing 110. Preferably the housing 110 is similar in shape and  
11          size to that of a slot machine or video poker machine, thereby  
12          permitting large numbers of the assemblies 100 to be placed in  
13          an array near one another.

14          The baccarat gaming assembly 100 also preferably includes  
15          a display assembly 120 and a user actuatable selector assembly  
16          140. As to the display assembly 120, a standard video display  
17          or other type of display to provide an attractive appearance and  
18          to effectively and graphically illustrate the progress of the  
19          game to a user may be provided. Moreover, as to the user  
20          actuatable selector assembly 140, preferably one or more  
21          selector buttons are provided, although it is understood that  
22          other structures such as a touch screen, joystick, voice  
23          activated selector, etc. may also be provided, the objective  
24          being to allow the user to make certain decisions such as a  
25          wagering amount, whether to take a card, whether to make a bonus

1       wager, etc. Along these lines, a payment receiving assembly,  
2       such as one or more slots 150 for receiving credits, such as  
3       money, either in coins, tokens, credits, bills, cards, etc. are  
4       also preferably provided.

5             The baccarat gaming assembly 100 further includes a  
6       computer processor assembly 130. The computer processor  
7       assembly 130 is structured to be responsive to the user and to  
8       generate a player hand and a banker hand in accordance with the  
9       rules of baccarat. Along these lines, the computer processor  
10      assembly is structured to define a deck from which the cards  
11      which comprise the player's hand and the banker's hand are  
12      dealt. For example, it is recognized that a multiple deck shoe  
13      may be used in conventional baccarat, and as such the deck  
14      defined by the computer processor assembly may include one or  
15      more conventional 52 card decks as may be desired by the house,  
16      or in some cases by the user. Furthermore, the computer  
17      processor assembly 130 is structured to continue to generate new  
18      ones of the player's hand and the banker's hand with the cards  
19      from the deck until a number of remaining cards of the deck  
20      drops below a predefined minimum number of cards. For example,  
21      as with a conventional shoe, when the remaining cards in the  
22      deck becomes to small, as dictated by the house or a cut by the  
23      user, a new deck must then be generated. Furthermore, the  
24      computer processor assembly may be structured to permit  
25      subsequent users of the gaming assembly 100 to continue to use



1 the deck of a previous user if desired. Specifically, it is  
2 understood that in many instances users may try to gage the  
3 outcome of a hand based upon the number of cards remaining in  
4 the deck or the "luck" of a given deck. As such, if a user no  
5 longer wishes to use the same deck they may request a new deck,  
6 either affirmatively if permitted, or by exiting as a user and  
7 restarting a new user. Moreover, if an observer believes they  
8 can gain an advantage based upon what they have seen or believe  
9 from a prior user, they may be given the option to continue with  
10 the old deck. Along these lines, it may be preferable to provide  
11 a graphic display or illustration on the display assembly 120 of  
12 the number of cards remaining in a deck. Although an exact  
13 count could be provided, it is preferred that an illustration  
14 which requires the user to gage or keep track of the deck size  
15 is preferred. Such graphic illustration could also be used to  
16 allow the deck to be cut by the user.

17 Because the rules of baccarat are often quite strict as to  
18 when a card may or may not be drawn, the present invention  
19 further structures the computer processor assembly to provide  
20 one or more variants to make the game more interesting and/or  
21 interactive to a user. For example, in one embodiment, the  
22 computer processor assembly 130 is structured to allow the user  
23 to select whether they wish to play the player's hand or the  
24 banker's hand. As such, even though the cards for the hands may  
25 be dealt according to traditional rules, the user has some part

1 in determining the outcome, the user being designated as a  
2 winner, if the winning hand based upon the final number count,  
3 is the hand designated as the user's hand.

4 As yet another alternative, the computer processor assembly  
5 130 may be structured to deal both the player hand and the  
6 banker hand, with one card from each hand being visible, and  
7 allowing the user to accept or reject the visible card from one  
8 or both hands. Specifically, either before or after the user  
9 has elected to play as the player or the banker, the user can  
10 see one of the cards of each hand. If the visible card is  
11 desirable, the user may keep that card and continue with play.  
12 If, however, the user does not want one or both of the visible  
13 cards to remain, he can select to discard one or both, a new  
14 card being provided by the computer processor assembly. In this  
15 regard, it is recognized that the user may elect to keep or  
16 reject a visible card based upon which hand he is playing and  
17 whether he wants a specific hand to be a winner for  
18 himself/herself or a loser for the computer processor assembly.

19 In addition to and/or instead of the above variants, the  
20 computer processor assembly 130 may also be structured to permit  
21 the user to elect to draw a card or stand pat when the number  
22 total of the initial two cards of the user hand totals five.  
23 Specifically, conventional rules of the card game baccarat often  
24 designate on what number counts a card must or must not be  
25 taken. By providing the user with the option, they now have a

1 more interactive part in the outcome of at least some hands.  
2 Preferably, however, in an embodiment wherein the computer  
3 processor assembly is structured to give the user the option, it  
4 is preferred that the option be available only if the user's  
5 hand is the player's hand.

6 Looking once again to the previously recited bonus payout  
7 method of the present invention, such a system may also be  
8 integrated into the baccarat gaming assembly 100, either alone,  
9 and/or preferably in conjunction with one or more of the  
10 previously recited variants provided by the computer processor  
11 assembly. Specifically, in such an embodiment, the computer  
12 processor assembly is structured to keep track of at least  
13 consecutive ones of the user's hand, and especially the final  
14 number counts thereof. In particular, if the final number counts  
15 of at least two consecutive ones of the user's hand equal a  
16 certain predefined number count, such as preferably nine or a  
17 natural nine, the computer processor assembly is structured to  
18 indicate a bonus payout for the user. Furthermore, the computer  
19 processor assembly 130 may be structured to continue to monitor  
20 continuing ones of the user's hands, increasing the bonus payout  
21 is more than two consecutive user's hand have the same,  
22 predefined final number count, and preferably terminating the  
23 increase of the bonus payout once a sequential one of the user's  
24 hands does not match the preceding user's hand. As with the  
25 previous embodiments, the computer processor assembly 130 may be

1 structured to pay the bonus payout regardless if at least two  
2 consecutive hands have the matching predetermined number count,  
3 or can be structured to bonus payout if the user lets the bonus  
4 payout "ride" on subsequent hands. In such an embodiment the  
5 computer processor assembly is preferably responsive to a user  
6 decision to cash out their bonus payout or altogether if  
7 required to cash out the bonus payout. Preferably, the computer  
8 processor assembly 130 is structured to accumulate the bonus  
9 payout only if the matching consecutive ones of the user's hand  
10 are all either banker's hands or player's hands. As such, a  
11 user may not switch between player and banker and continue to be  
12 eligible for a bonus payout based upon the preceding hand.  
13 Naturally, a variant whereby the user can switch sides is also  
14 contemplated.

15 Also in the illustrated embodiment, the baccarat gaming  
16 assembly 100, and in particular the computer processor assembly  
17 130 may be structured to require a bonus wager in order for the  
18 user to be eligible for the bonus payout. As with previous  
19 embodiments, this bonus wager may be part of the base wager or  
20 an additional required amount. Also, as with slots, the bonus  
21 wager may include a requirement that a maximum bet be made on  
22 the corresponding hands for them to be eligible to cause a match  
23 for a bonus payout. In such an embodiment, the computer  
24 processor assembly 130 may be structured permanently deduct the  
25 bonus wage if the final number count of a given hand does not

match the predetermined required number count, such as nine, or if after having a first hand match the predetermined required number count, a subsequent hand does not. If such a permanent deduction of the bonus wager occurs, the computer processor assembly 130 may be structured to accept another bonus wager, thereby making the user eligible for the bonus payout once again.

Still, however, so as to further entice lay of the baccarat gaming assembly 100, the initial wager made by the player may be sufficient to qualify the player for a bonus. Viewing a preferred embodiment, the payout can be based not only on the number of consecutive hands totaling nine, but also on the number of credits played and/or the actual type of winning hand as in the payout tables previously illustrated. For further example, the table below may be illustrative of the payouts to be made for winning hands, including consecutive nines, as varied depending upon the number of credits played.

	Payout if 1 Credit Played	Payout if 2 Credits Played	Payout if 3 Credits Played	Payout if 4 Credits Played	Payout if 5 Credits Played
5-9s	600	1000	1600	4250	Jackpot
4-9s	480	800	1280	2720	4480
3-9s	240	400	640	1360	2240
2-9s	120	200	320	680	1120
1-9	12	20	40	85	140

8 Win	5	10	15	30	40
1-7 Win	3	5	7	8	10

As is seen from the table, any win by the player results in a payout, however, certain types of wins, including consecutive wins with a total of nine (9), provide for a larger payout. Such a scheme provides incentive to players for continued play and/or for larger wagers on each play, while still sufficiently preserving the house advantage. Further, as with the previous payout tables, the bonus payout may be provided merely if the user's hand is a nine or a natural nine. In particular, one amount is paid merely for winning with any hand, and increased or bonus payout amount is provided if the user wins with a nine, and a further increased bonus pay out results if the player wins with a natural nine. Such increased pay outs maybe used independently or in association with the bonus payout for consecutive hands having the total of nine. Likewise, the number of credits played affects the eventual payout.

In yet another embodiment of the present gaming assembly 100, the computer processor assembly 130 may be structured to permit a winning user a "Double or Nothing" option. For example, after a user has won a particular hand, they will be presented with a choice to continue with a new hand, or to wager their winnings, double or nothing. If the user elects to wager their winnings as double or nothing a subsequent contest ensues. In

1 one embodiment, the contest may include the display of one  
2 uncovered card and one, but preferably a plurality of covered  
3 cards. The user then selects which of the covered cards will be  
4 theirs, and if the covered card is higher than the visible card,  
5 the user wins and doubles his/her money. Conversely, if the card  
6 selected by the user is less than the originally uncovered card,  
7 the user loses his/her winnings from the previous hand. Of  
8 course, it is understood that many variants of the double or  
9 nothing scheme may be employed.

10 Since many modifications, variations and changes in detail  
11 can be made to the described preferred embodiment of the  
12 invention, it is intended that all matters in the foregoing  
13 description and shown in the accompanying drawings be  
14 interpreted as illustrative and not in a limiting sense. Thus,  
15 the scope of the invention should be determined by the appended  
16 claims and their legal equivalents.

17 Now that the invention has been described,